

ABSTRACT OF THE DISCLOSURE

A technique for delivery of a personalized identification number (PIN) from a centralized database of a prepaid PIN service provider along with a digital signature for verification of the transaction. As a response to a cash amount inputted by the user to a PIN vending machine, an unassigned PIN in a centralized database is assigned to the user as a unique user PIN, and delivered to the user as an imprinted receipt along with an associated digital signature for authentication.